



Helping Montana consumers make informed decisions on auto insurance

MONTANA



2006

Automobile Insurance

Rate Comparison Guide



**MONTANA STATE AUDITOR
JOHN MORRISON**

COMMISSIONER OF INSURANCE
COMMISSIONER OF SECURITIES

Protecting Montana's Consumers



Montana State Auditor John Morrison

John Morrison was elected Montana State Auditor, the Commissioner of Insurance and Securities in November 2000 and was re-elected in 2004. One of his top priorities as State Auditor has been to increase the accessibility and affordability of all types of insurance for Montana families through legislative and regulatory efforts. He has worked to protect Montana's consumers while maintaining a competitive insurance market.



MONTANA STATE AUDITOR
JOHN MORRISON

COMMISSIONER OF INSURANCE
COMMISSIONER OF SECURITIES

Dear Montana Consumer:

I am pleased to provide you with a copy of the 2006 Automobile Insurance Rate Comparison Guide. One of my goals as insurance commissioner is to help you be an informed buyer. It is my belief that an important factor in maintaining a healthy, competitive marketplace is providing consumers with the tools they need to compare insurance rates.

This guide gives you a general idea of rates available in Montana. For specific information, you must contact the individual insurance companies.

Comparison shopping takes time, but can save you money. I encourage you to put this guide to work for you. If you have any questions or need additional assistance, please feel free to contact the Policyholder Services Division by phone or through our Web site at www.sao.mt.gov. Our toll-free number outside Helena is 1-800-332-6148 and the number in Helena is 444-2040.

Sincerely,

A handwritten signature in black ink that reads "John Morrison".

John Morrison
Montana State Auditor &
Insurance Commissioner

About this guide:

This guide compares how much Montana drivers **might** pay for auto liability insurance coverage based on seven examples in nine different geographic areas: Billings, Butte, Bozeman, Great Falls, Helena, Kalispell, Missoula, Scobey and Thompson Falls. Fifteen of the twenty auto liability insurance companies that write the most insurance in Montana chose to participate in our survey.

If you find any terms, phrases or concepts confusing, we encourage you to read the ***Montana Consumer's Guide to Auto Insurance***.

Assumptions used to obtain quotes:

The premium quotes from the insurance companies listed in this guide are:

- Based on the amount you pay every six months.
- Based on three years of driving experience.
- Based on rates in effect as of January 1, 2006. If a company's rates have changed since then, these quotes may no longer be accurate. (Please keep in mind the premiums quoted are only examples. Your individual situation may include other factors that will be reflected in the premiums quoted to you.)
- Based on the assumption that you are new to the company and not renewing an existing policy.
- Based on a standard performance vehicle.
- Based on the minimum required liability limits set by Montana law. (\$25,000 bodily injury coverage for one person, \$50,000 bodily injury coverage for two or more people and \$10,000 property damage coverage. \$25,000 bodily injury coverage for one uninsured motorist person and \$50,000 bodily injury coverage for two or more uninsured motorists is included.)
- Based on the area for which they are written.

Coverage:

State law sets MINIMUM liability requirements for auto insurance. As previously above, these limits are \$25,000 bodily injury coverage for one person, \$50,000 for coverage of bodily injury for 2 or more people, and \$10,000 property damage coverage. Liability insurance covers you against damages you cause to others if you are at fault in an accident. It does NOT protect you against your own losses.

Also, it is mandatory for the companies to offer Uninsured Motorist coverage, but you, the consumer, may reject this coverage. Consumers may want to consider higher liability limits than the state minimum, because the minimums may not cover your exposure to lawsuits.

If you own a newer car, your bank probably will require you to buy Comprehensive and Collision coverage. The state's minimum requirements do NOT include those coverages. There are also other coverages you may wish to consider that are not mandatory.

Insurers:

Not every insurer will offer you coverage because different insurers have different requirements that must be met in order to become insured. Insurers set target "markets" that help them select the types of drivers they want to insure. There are three basic markets: non-standard, standard, and preferred.

- 1) Non-standard markets (highest premiums) include drivers with less experience and numerous tickets or accidents.
- 2) The standard market is for the average driver.
- 3) The preferred market (lowest premiums) is available to low-risk drivers.

Lastly, if you have any questions or concerns regarding any type of insurance, please call our office at 1-800-332-6148. We would be more than happy to assist you.

How to use this guide:

Seven different insurance scenarios are outlined. Find the example that best matches your situation. Refer to the corresponding chart in the following pages and find your geographic region. The chart accompanying each example outlines the quotes received from insurers responding to our survey.

Example 1

These premiums apply to a 19-year-old who drives a 2001 Ford Escort to and from work, eight miles each way, five days a week. Annual total mileage is 10,000. Driver has previous insurance with three years driving experience, but is no longer supported by parental insurance. If the driver was supported by parental insurance they would expect to experience a lower rate.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Driver has no accidents or driving citations.

B) Driver has one at-fault accident two years ago, on which the insurer paid \$10,000 to settle, and one minor speeding citation six months ago.

If example 1 most closely matches your insurance situation, refer to example 1 chart for sample rate quotes.

Example 2

These premiums apply to a single parent household with previous insurance, age 40, whose two teenage children, ages 16 and 17 are also drivers. The 40-year-old drives a 2004 Ford Taurus Sedan to and from work, less than 5 miles each way, five days a week, for an annual total mileage of 15,000. This driver has no accidents or driving citations. The 16-year-old just received their license, has no accidents or driving citations, and does not qualify for a good student discount. The 17-year-old has been driving for two years, has no driving citations and qualifies for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) The 16-year-old drives a 1999 Chevrolet Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 17-year-old drives

a 2000 Nissan Pathfinder to and from school, five miles each way, five days a week, with occasional driving on the weekends. The total annual mileage on each vehicle is 5,000.

B) The 16-year-old drives a 1999 Chevrolet Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 17-year-old drives a 1999 Nissan Pathfinder to and from school, five miles each way, five days a week, with occasional driving on the weekends. The total annual mileage on each vehicle is 5,000. Neither of the two drivers has completed driver training.

If example 2 most closely matches your insurance situation, refer to example 2 chart for sample rate quotes.

Example 3

These premiums apply to a 27-year-old with previous insurance that drives a 2005 Chrysler Sebring to and from work, 20 miles each way, five days a week, for an annual total mileage of 15,000.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Driver has no accidents or driving citations.

B) Driver has one major speeding citation one year ago.

If example 3 most closely matches your insurance situation, refer to example 3 chart for sample rate quotes.

Example 4

These premiums apply to a two-person household, ages 30 and 35, whom have previous insurance. The 30-year-old drives a 2004 Honda Accord to and from work, 15 miles each way, five days a week, and has an annual total mileage of 15,000. The 35-year-old drives a 2003 Durango (2WD) to and from work, 20 miles each way, five days a week, for an annual total mileage of 20,000.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Drivers have no accidents or driving citations.

B) The 35-year-old has one major speeding citation one year ago, and the 30-year-old has no accidents or citations.

If example 4 most closely matches your insurance situation, refer to example 4 chart for sample rate quotes.

Example 5

These premiums apply to a household with previous insurance, ages 42 & 45, whose two children, ages 16 & 18, are also drivers. The 42-year-old drives a 2002 Dodge Caravan to work, 15 miles each way, five days a week, for an annual total mileage of 20,000. This driver has no accidents or driving citations. The 45-year-old drives a 2000 Toyota Celica to work, 10 miles each way, five days a week, for an annual total mileage of 15,000. This driver had one at-fault accident two years ago, on which the insurer paid \$5,000 to settle. The 16-year-old just received a license, has no driving citations, and qualifies for a good student discount. The 18-year-old has been driving for two years, has one major speeding citation in the last year, and does not qualify for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) The two teenagers share the third household vehicle, a 1998 Ford Escort. They drive to and from school together, five miles each way, five days a week, with occasional driving on the weekends. The driving is split equally between the two, for an annual total mileage of 8,000.

B) The 16-year-old drives a 1998 Ford Escort, to and from school, five miles each way, five days a week. The 18-year-old drives a 1999 Chevrolet Cavalier to and from school, five miles each way, five days a week. The total annual mileage on each vehicle is 5,000.

If example 5 most closely matches your insurance situation, refer to example 5 chart for sample rate quotes.

Example 6

These premiums apply to a farming household with previous insurance, ages 48 and 50, whose three teenage children are also drivers. The 48-year-old drives a 2004 Nissan Pathfinder 4WD to and from work, 25 miles each way, five days a week for an annual total mileage of 28,000. The 50-year-old drives a 2003 GMC Sierra 1500 4WD pickup for farm use only. The annual total mileage on this vehicle is 15,000. The 14 and 15-year-old drive a 1989 Ford F350, 4WD pickup for farm use only, for an annual total mileage of

6,000. The 17-year-old drives a 1999 Ford F250, 2WD pickup to and from school, 20 miles each way, five days a week for an annual total mileage of 12,000. All three teenagers qualify for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) None of the drivers have accidents or driving citations.

B) The 50-year-old had an at-fault accident two years ago, on which the insurer paid \$20,000 to settle.

If example 6 most closely matches your insurance situation, refer to example 6 chart for sample rate quotes.

Example 7

These premiums apply to a two-person household, both age 68, with previous insurance. They own a 2004 Isuzu Rodeo 4WD and use it for pleasure only. Neither have any accidents nor driving citations. Both drivers have completed a highway traffic safety program and qualify for the mandatory rate reduction.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Annual total mileage is 5,000

B) Annual total mileage is 10,000

If example 7 most closely matches your insurance situation, refer to example 7 chart for sample rate quotes.

The following pages outline the rate quotes from insurers responding to our survey. The quotes correspond to each example illustrated for nine geographic regions around Montana.

EXAMPLE 1

These premiums apply to a 19-year-old who drives a 2001 Ford Escort to and from work, eight miles each way, five days a week. Annual total mileage is 10,000. Driver has previous insurance with three years driving experience, but is no longer supported by parental insurance. If the driver was supported by parental insurance they would expect to experience a lower rate.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

- A) Driver has no accidents or driving citations.
- B) Driver has one at-fault accident two years ago, on which the insurer paid \$10,000 to settle, and one minor speeding citation six months ago.

Rates for Example 1: \$ per ½ yr		Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls		
		A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	
Allstate Indemnity Co.	-	1194	-	936	-	907	-	1138	-	1158	-	1048	-	1048	-	865	-	1048	-	
Allstate Property & Casualty Ins. Co.	575	-	451	-	456	-	595	-	508	-	465	-	505	-	394	-	465	-	465	-
Depositors Ins. Co.	666	803	497	595	631	760	481	577	608	731	541	650	511	614	520	624	541	650		
Farmers Ins. Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Financial Indemnity Co	531	597	421	441	492	516	531	561	531	561	512	537	497	534	382	401	447	469		
Liberty Mutual Fire Ins. Co.	438	571	380	496	470	614	485	634	440	575	424	553	417	544	329	428	380	496		
Mid-Century Ins. Co.	555	724	494	641	553	719	524	685	569	746	661	864	523	678	317	413	454	589		
Mountain West Farm Bureau	1073	1307	768	931	1111	1353	1035	1259	1184	1443	1139	1388	959	1167	798	968	860	1045		
National Farmers Union Prop & Cas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Progressive Halcyon Ins. Co.	651	774	473	556	580	687	617	732	617	732	567	671	567	671	472	555	518	611		
Progressive Northwestern Ins. Co.	634	906	467	664	596	852	600	856	600	856	572	816	572	816	429	610	507	723		
State Farm Fire and Casualty Co.	574	1326	497	1148	616	1423	626	1447	563	1301	601	1388	574	1326	421	970	601	1388		
State Farm Mutual Auto Ins. Co.	522	-	452	-	559	-	569	-	569	-	512	-	546	-	522	-	383	-	546	-
Trinity Universal Ins. Co.	688	1086	597	939	595	936	657	1034	601	946	665	1049	633	999	728	1151	595	936		
United Services Auto Assoc.	260	-	277	-	323	-	260	-	282	-	306	-	289	-	260	-	291	-		
USAA Casualty Ins. Co.	289	-	307	-	359	-	289	-	313	-	339	-	321	-	289	-	323	-		

-Indicates that a company would not write a risk or that an affiliated company may write the risk.
Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 2

These premiums apply to a single parent household with previous insurance, age 40, whose two teenage children, ages 16 and 17 are also drivers. The 40-year-old drives a 2004 Ford Taurus Sedan to and from work, less than 5 miles each way, five days a week, for an annual total mileage of 15,000. This driver has no accidents or driving citations. The 16-year-old just received their license, has no accidents or driving citations, and does not qualify for a good student discount. The 17-year-old has been driving for two years, has no driving citations and qualifies for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) The 16-year-old drives a 1999 Chevrolet Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 17-year-old drives a 2000 Nissan Pathfinder to and from school, five miles each way, five days a week, with occasional driving on the weekends. The total annual mileage on each vehicle is 5,000.

B) The 16-year-old drives a 1999 Chevrolet Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 17-year-old drives a 1999 Nissan Pathfinder to and from school, five miles each way, five days a week, with occasional driving on the weekends. The total annual mileage on each vehicle is 5,000. Neither of the two drivers has completed driver training.

Rates for Example 2: \$ per ½ yr												
	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell	
	A	B	A	B	A	B	A	B	A	B	A	B
Allstate Indemnity Co.	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Property & Casualty Ins. Co.	1209	1209	950	950	962	962	1250	1250	1069	981	981	834
Depositors Ins. Co.	1209	1209	904	904	1145	1145	872	872	1104	983	930	945
Farmers Ins. Exchange	-	-	-	-	-	-	-	-	-	-	-	-
Financial Indemnity Co	1361	1361	1284	1284	1396	1396	1361	1361	1361	1329	1269	1390
Liberty Mutual Fire Ins. Co.	944	944	821	821	1013	1013	1045	1045	949	914	900	711
Mid-Century Ins. Co.	927	1149	835	1035	930	1151	869	1079	942	1169	1130	1399
Mountain West Farm Bureau	1314	1460	946	1048	1359	1510	1267	1407	1447	1609	1392	1548
National Farmers Union Prop & Cas	1351	1351	921	921	1253	1253	1452	1452	1285	1158	1158	968
Progressive Halcyon Ins. Co.	2061	-	1437	-	1810	-	1938	-	1938	-	1764	-
Progressive Northwestern Ins. Co.	2457	2457	1787	1787	2302	2302	2318	2318	2318	2208	2208	1634
State Farm Fire and Casualty Co.	1428	1428	1238	1238	1531	1531	1557	1557	1401	1401	1494	1428
State Farm Mutual Auto Ins. Co.	1298	1298	1125	1125	1391	1391	1414	1414	1273	1273	1357	1298
Trinity Universal Ins. Co.	1002	902	855	770	854	769	951	856	863	777	966	833
United Services Auto Assoc.	633	668	673	710	783	827	633	668	685	723	742	784
USAA Casualty Ins. Co.	695	719	740	766	862	892	695	719	753	779	816	845

- Indicates that a company would not write a risk or that an affiliated company may write the risk.
- Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 3

These premiums apply to a 27-year-old with previous insurance that drives a 2005 Chrysler Sebring to and from work, 20 miles each way, five days a week, for an annual total mileage of 15,000.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Driver has no accidents or driving citations.

B) Driver has one major speeding citation one year ago.

Rates for Example 3: \$ per $\frac{1}{2}$ yr		Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls		
		A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	
Allstate Indemnity Co.	-	461	-	367	-	356	-	440	-	448	-	408	-	408	-	341	-	408	-	
Allstate Property & Casualty Ins. Co.	180	-	143	-	145	-	186	-	160	-	147	-	159	-	126	-	147	-	147	-
Depositors Ins. Co.	223	256	176	199	213	244	171	194	207	237	188	214	180	204	182	207	188	214		
Farmers Ins. Exchange	211	-	207	-	211	-	202	-	221	-	223	-	207	-	123	-	189	-	189	-
Financial Indemnity Co	208	249	158	187	182	217	196	235	196	235	189	225	188	224	145	171	167	198		
Liberty Mutual Fire Ins. Co.	156	156	136	136	166	166	172	172	157	157	151	149	149	149	119	119	136	136		
Mid-Century Ins. Co.	-	459	-	410	-	458	-	432	-	469	-	554	-	435	-	262	-	377		
Mountain West Farm Bureau	283	283	209	209	292	292	274	274	310	310	299	299	255	255	216	216	231	231		
National Farmers Union Prop & Cas	275	543	193	374	257	504	295	582	263	517	239	467	239	467	203	393	239	467		
Progressive Halcyon Ins. Co.	265	307	208	237	244	280	255	294	255	294	238	274	238	274	209	237	223	256		
Progressive Northwestern Ins. Co.	271	356	203	265	256	337	258	338	258	338	246	323	246	323	188	246	221	289		
State Farm Fire and Casualty Co.	256	315	222	274	274	337	278	343	251	309	267	329	256	315	189	234	267	329		
State Farm Mutual Auto Ins. Co.	232	232	202	202	249	249	253	253	228	228	243	243	232	232	172	172	243	243		
Trinity Universal Ins. Co.	333	391	293	343	291	344	318	375	294	346	322	379	310	363	353	414	291	344		
United Services Auto Assoc.	119	-	126	-	146	-	119	-	128	-	138	-	131	-	119	-	132	-		
USAA Casualty Ins. Co.	117	-	124	-	143	-	117	-	126	-	136	-	129	-	117	-	130	-		

- Indicates that a company would not write a risk or that an affiliated company may write the risk.
Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 4

These premiums apply to a two-person household, ages 30 and 35, whom have previous insurance. The 30-year-old drives a 2004 Honda Accord to and from work, 15 miles each way, five days a week, and has an annual total mileage of 15,000. The 35-year-old drives a 2003 Durango (2WD) to and from work, 20 miles each way, five days a week, for an annual total mileage of 20,000.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

- A) Drivers have no accidents or driving citations.
- B) The 35-year-old has one major speeding citation one year ago, and the 30-year-old has no accidents or citations.

Rates for Example 4: \$ per ½ yr			Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allstate Indemnity Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Property & Casualty Ins. Co.	333	406	267	323	269	327	344	420	297	361	274	333	295	360	236	286	274	333		
Depositors Ins. Co.	302	326	238	255	288	311	231	248	280	301	254	273	243	261	247	265	254	273		
Farmers Ins. Exchange	310	-	308	-	314	-	298	-	324	-	334	-	308	-	182	-	280	-		
Financial Indemnity Co	363	401	271	299	315	348	341	379	341	379	327	363	325	361	246	273	287	318		
Liberty Mutual Fire Ins. Co.	258	258	227	276	276	284	284	259	259	250	250	247	247	199	199	227	227			
Mid-Century Ins. Co.	-	708	-	639	-	712	-	665	-	718	-	865	-	678	-	406	-	586		
Mountain West Farm Bureau	454	454	335	335	465	465	439	439	497	497	479	479	410	410	347	347	371	371		
National Farmers Union Prop & Cas	444	677	308	465	412	629	476	727	422	645	382	582	322	489	382	382	582	582		
Progressive Halcyon Ins. Co.	495	543	366	400	443	485	469	514	469	514	433	475	433	475	366	400	397	434		
Progressive Northwestern Ins. Co.	562	669	416	492	529	629	531	632	531	632	508	602	508	602	381	451	449	531		
State Farm Fire and Casualty Co.	444	497	386	433	475	531	482	539	436	488	463	518	444	497	329	369	463	518		
State Farm Mutual Auto Ins. Co.	403	403	350	350	432	432	438	438	395	395	421	421	403	403	299	299	421	421		
Trinity Universal Ins. Co.	365	404	319	352	316	352	349	386	320	354	353	392	339	375	385	427	316	352		
United Services Auto Assoc.	199	-	210	-	241	-	199	-	213	-	229	-	218	-	199	-	220	-		
USAA Casualty Ins. Co.	196	-	207	-	236	-	196	-	210	-	225	-	214	-	196	-	216	-		

- Indicates that a company would not write a risk or that an affiliated company may write the risk.
Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 5

These premiums apply to a household with previous insurance, ages 42 & 45, whose two children, ages 16 & 18, are also drivers. The 42-year-old drives a 2002 Dodge Caravan to work, 15 miles each way, five days a week, for an annual total mileage of 20,000. This driver has no accidents or driving citations. The 45-year-old drives a 2000 Toyota Celica to work, 10 miles each way, five days a week, for an annual total mileage of 15,000. This driver had one at-fault accident two years ago, on which the insurer paid \$5,000 to settle. The 16-year-old just received a license, has no driving citations, and qualifies for a good student discount. The 18-year-old has been driving for two years, has one major speeding citation in the last year, and does not qualify for a good student discount.

Coverages: 25/50/10 Liability, 25/50 Uninsured Motorist
A) The two teenagers share the third household vehicle, a 1998 Ford Escort. They drive to and from school together, five miles each way, five days a week, with occasional driving on the weekends. The driving is split equally between the two, for an annual total mileage of 8,000.

B) The 16-year-old drives a 1998 Ford Escort, to and from school, five miles each way, five days a week. The 18-year-old drives a 1999 Chevrolet Cavalier to and from school, five miles each way, five days a week. The total annual mileage on each vehicle is 5,000.

Rates for Example 5: \$ per $\frac{1}{2}$ yr			Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allstate Indemnity Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Property & Casualty Ins. Co.	1571	1821	1225	1422	1243	1443	1622	1880	1384	1606	1267	1470	1379	1600	1078	1252	1267	1470		
Depositors Ins. Co.	1127	1602	843	1194	1068	1517	817	1157	1029	1462	917	1301	868	1230	882	1250	917	1301		
Farmers Ins. Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Financial Indemnity Co	1276	1427	1205	1348	1310	1465	1276	1427	1276	1427	1246	1394	1191	1332	1268	1376	1361	1522		
Liberty Mutual Fire Ins. Co.	698	1366	608	1187	747	1464	771	1512	701	1372	676	1321	665	1301	529	1028	608	1187		
Mid-Century Ins. Co.	995	1502	1113	1342	1054	1499	1147	1416	1147	1539	1343	1812	1053	1420	638	858	914	1234		
Mountain West Farm Bureau	1076	1704	781	1229	1112	1762	1038	1644	1182	1876	1139	1806	966	1527	810	1276	870	1372		
National Farmers Union Prop & Cas	1851	2073	1259	1409	1714	1920	1988	2227	1759	1970	1584	1774	1584	1774	1324	1482	1584	1774		
Progressive Halcyon Ins. Co.	1638	2169	1161	1509	1464	1913	1565	2048	1565	2048	1422	1856	1422	1856	1162	1513	1288	1681		
Progressive Northwestern Ins. Co.	2016	2625	1466	1907	1896	2471	1907	2484	1907	2484	1812	2360	1812	2360	1346	1753	1606	2096		
State Farm Fire and Casualty Co.	1303	1830	1132	1589	1397	1962	1420	1995	1280	1797	1363	1915	1303	1830	960	1347	1363	1915		
State Farm Mutual Auto Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trinity Universal Ins. Co.	1851	2086	1584	1774	1577	1767	1758	1977	1597	1790	1783	2007	1707	1926	1959	2206	1577	1767		
United Services Auto Assoc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USAA Casualty Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 6

These premiums apply to a farming household with previous insurance, ages 48 and 50, whose three teenage children are also drivers. The 48-year-old drives a 2004 Nissan Pathfinder 4WD to and from work, 25 miles each way, five days a week for an annual total mileage of 28,000. The 50-year-old drives a 2003 GMC Sierra 1500 4WD pickup for farm use only. The annual total mileage on this vehicle is 15,000. The 14 and 15-year-old drive a 1989 Ford F350, 4WD pickup for farm use only, for an annual total mileage of 6,000. The 17-year-old drives a 1999 Ford F250, 2WD pickup to and from school, 20 miles each way, five days a week for an annual total mileage of 12,000. All three teenagers qualify for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) None of the drivers have accidents or driving citations.

B) The 50-year-old had an at-fault accident two years ago, on which the insurer paid \$20,000 to settle.

Rates for Example 6: \$ per ½ yr		Billings			Bozeman			Butte			Great Falls			Helena			Kalispell			Missoula			Scobey			Thompson Falls								
		A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B							
Allstate Indemnity Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
Allstate Property & Casualty Ins. Co.	1590	1892	1248	1477	1264	1499	1643	1954	1405	1668	1289	1527	1399	1662	1097	1301	1289	1527	1289	1527	1097	1301	1289	1527	1097	1301	1289	1527						
Depositors Ins. Co.	1270	1538	955	1151	1204	1457	921	1109	1162	1405	1037	1251	982	1184	998	1204	1037	1251	982	1184	998	1204	1037	1251	982	1184	998	1204	1037	1251				
Farmers Ins. Exchange	711	-	696	-	710	-	680	-	745	-	744	-	697	-	697	-	415	-	632	-	632	-	-	-	-	-	-	-	-					
Financial Indemnity Co	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Liberty Mutual Fire Ins. Co.	746	934	652	814	798	1001	823	1032	749	939	722	905	711	891	568	707	652	814	568	707	652	814	568	707	652	814	568	707	652	814	568	707		
Mid-Century Ins. Co.	-	856	-	772	-	858	-	802	-	868	-	1044	-	818	-	818	-	490	-	708	-	708	-	-	-	-	-	-	-	-				
Mountain West Farm Bureau	1270	1304	947	923	1313	1348	1226	1259	1396	1433	1344	1381	1141	1171	959	982	1028	1055	959	982	1028	1055	959	982	1028	1055	959	982	1028	1055	959	982		
National Farmers Union Prop & Cas	1331	1374	907	936	1233	1273	1430	1476	1225	1305	1141	1177	1141	1177	954	985	1141	1177	954	985	1141	1177	954	985	1141	1177	954	985	1141	1177	954	985		
Progressive Halcyon Ins. Co.	1821	2011	1273	1403	1598	1765	1711	1890	1711	1890	1559	1724	1559	1724	1266	1399	1402	1549	1266	1399	1402	1549	1266	1399	1402	1549	1266	1399	1402	1549	1266	1399		
Progressive Northwestern Ins. Co.	3206	3473	2333	2526	3002	3252	3019	3272	3019	3272	2876	3117	2876	3117	2128	2304	2528	2739	2128	2304	2528	2739	2128	2304	2528	2739	2128	2304	2528	2739	2128	2304		
State Farm Fire and Casualty Co.	1319	1414	1145	1227	1413	1514	1435	1538	1294	1387	1378	1477	1319	1414	972	1043	1378	1477	1319	1414	972	1043	1378	1477	1319	1414	972	1043	1378	1477	1319	1414		
State Farm Mutual Auto Ins. Co.	1178	1226	1040	1064	1284	1314	1305	1335	1175	1202	1252	1281	1198	1226	883	903	1252	1281	883	903	1252	1281	883	903	1252	1281	883	903	1252	1281	883	903		
Trinity Universal Ins. Co.	1938	2015	1650	1714	1642	1704	1838	1909	1665	1729	1863	1936	1788	1859	2047	2127	1642	1704	2047	2127	1642	1704	2047	2127	1642	1704	2047	2127	1642	1704	2047	2127	1642	1704
United Services Auto Assoc.	905	1054	963	1122	1122	1308	905	1054	980	1142	1062	1239	1005	1171	905	1054	1013	1180	905	1054	1013	1180	905	1054	1013	1180	905	1054	1013	1180	905	1054	1013	1180
USAA Casualty Ins. Co.	978	1000	1041	1065	1213	1241	978	1000	1059	1084	1148	1175	1086	1111	978	1000	1095	1120	978	1000	1095	1120	978	1000	1095	1120	978	1000	1095	1120	978	1000	1095	1120

-Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 7

These premiums apply to a two-person household, both age 68, with previous insurance. They own a 2004 Isuzu Rodeo 4WD and use it for pleasure only. Neither have any accidents nor driving citations. Both drivers have completed a highway traffic safety program and qualify for the mandatory rate reduction.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Annual total mileage is 5,000

B) Annual total mileage is 10,000

		Rates for Example 7: \$ per $\frac{1}{2}$ yr																	
		Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
		A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allstate Indemnity Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allstate Property & Casualty Ins. Co.	131	155	106	124	106	125	136	160	117	138	109	127	117	137	93	109	109	127	
Depositors Ins. Co.	215	215	170	170	205	205	165	165	199	199	181	181	174	174	176	176	181	181	
Farmers Ins. Exchange	131	119	131	119	134	122	127	114	136	122	144	132	130	118	118	67	67	120	109
Financial Indemnity Co	266	266	212	212	246	246	266	266	266	266	255	255	249	249	193	193	224	224	
Liberty Mutual Fire Ins. Co.	127	127	111	111	135	139	139	127	127	127	123	123	121	121	98	98	111	111	
Mid-Century Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mountain West Farm Bureau	197	226	149	169	203	233	191	219	215	247	208	238	179	205	154	174	164	186	
National Farmers Union Prop & Cas	200	205	143	146	187	192	214	219	191	196	174	179	174	179	149	153	174	179	
Progressive Halcyon Ins. Co.	320	-	246	-	291	-	306	-	306	-	284	-	284	-	246	-	264	-	
Progressive Northwestern Ins. Co.	345	345	256	256	327	327	328	328	328	328	313	313	313	313	238	238	280	280	
State Farm Fire and Casualty Co.	175	206	153	180	187	221	190	224	172	203	182	215	175	206	130	153	182	215	
State Farm Mutual Auto Ins. Co.	159	187	139	163	170	201	172	204	156	184	166	196	159	187	118	139	166	196	
Trinity Universal Ins. Co.	232	232	207	207	206	206	224	224	209	209	227	227	218	218	245	245	206	206	
United Services Auto Assoc.	92	107	97	113	111	130	92	107	99	115	106	124	101	118	92	107	102	119	
USAA Casualty Ins. Co.	91	105	96	111	109	128	91	105	97	113	104	122	99	116	91	105	100	116	

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

Consumer Contacts for Participating Insurance Companies

<u>Allstate Indemnity Co.</u> Marisol Herrera 2775 Sanders Rd., Suite A5, Northbrook, IL 60062 (847)-402-7351 www.allstate.com	<u>Liberty Mutual Fire Ins. Co.</u> Bobbie J. Cox 2875 Browns Bridge Rd, Gainesville, GA 30503 (770)536-8761 ex 2575 patrikmcdaniel@liberty mutual.com	<u>Progressive Northwestern Ins.</u> Lisa Pompillas 300 N. Commons Blvd, Mayfield Village, OH 44143 1-800-925-2886 www.driveinsurance.com
<u>Allstate Property & Casualty Ins. Co.</u> Marisol Herrera 2775 Sanders Rd., Suite A5, Northbrook, IL 60062 (847)-402-7351 www.allstate.com	<u>Mid-Century Insurance Co.</u> Angela Wedel 4700 Wilshire Blvd, Los Angeles, CA 90010 (323)-932-3776 www.farmersinsurance.com	<u>State Farm Fire And Casualty Co.</u> Contact a local State Farm Agent www.statefarm.com
<u>Depositors Insurance Co.</u> Marsha Sharp 1100 Locust, Des Moines, IA 50391 1-800-532-1436 ex 4272 www.alliedinsurance.com	<u>Mountain West Farm Bureau</u> Rhonda Harding 931 Boulder Dr., Laramie, WY 82072 (307)-745-4835 rharding@mwfbi.com	<u>State Farm Fire And Casualty Co.</u> State Farm Mutual Automobile Contact a local State Farm Agent www.statefarm.com
<u>Farmers Insurance Exchange</u> Angela Wedel 4700 Wilshire Blvd, Los Angeles, CA 90010 (323)-932-3776 www.farmersinsurance.com	<u>National Farmers Union Prop & Casualty</u> Montana Farmers Union Insurance Agency 300 River Drive North, Great Falls, MT 59401 1-800-332-9980 www.nfui.com	<u>Trinity Universal Ins. Co.</u> 10000 North Central Expressway Dallas, TX 75231 (214)-360-8000
<u>Financial Indemnity</u> Alan Olsen 21650 Oxnard St, Ste 1800 Woodland Hills, CA 91367 1-800-777-4342 Ex 5503 aolsen@unitrin.com	<u>Progressive Halcyon Ins. Co.</u> Sharon Butts 12710 Voyager Pkwy, Colorado Springs, CO 80921 1-888-838-7414 Ex 20707 www.progressive.com	<u>United Services Automobile Assoc.</u> <u>U.S.A. Casually Insurance Co.</u> 9800 Fredericksburg Road, San Antonio, TX 78288 1-800-531-8080 www.usaa.com

Technical Notes:

Some of the companies that participated in this survey have differences in determining the premiums, which we wish to include:

- ***Farmers Insurance Co.***

Example 2, 3, 4, 5, 6 & 7 – were quoted in our preferred 30/60 tiers.

Example 7 – Utilized liability limits of 30/60/10.

- ***Mid-Century Insurance Co.***

Example 7 – Utilized liability limits of 30/60/10.

- ***Mountain West Farm Bureau Mutual Insurance Co.***

All Examples – Use liability limits of 25/50/25 and medical limits of \$1000.

- ***United Services Auto Association and USAA Casualty Insurance Co.***

USAA Group Property & Casualty products are generally available to active duty U.S. military personnel and their families.

Compare Auto Insurance Rates Online



If you prefer, use the Montana State Auditor's website for quick and easy comparisons of auto and homeowner insurance rates.

Log onto the State Auditor's website at: www.sao.mt.gov.



MONTANA STATE AUDITOR JOHN MORRISON

COMMISSIONER OF INSURANCE
COMMISSIONER OF SECURITIES

Protecting Montana's Consumers



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